

7 Trusts

Name of Trust:	The Rugolo Family Trust
Date of Trust Deed & Variations:	10/04/1975
Name of Trustee:	Prinz International Pty Ltd

8 Securities (include serial number information as required by Personal Property Securities Regulations)

First registered Goods Security/Goods Mortgage/Charge dated on or around the date hereof of this Agreement granted by the Borrower
PRINZ INTERNATIONAL PTY LTD AS TRUSTEE FOR THE RUGOLO FAMILY TRUST ACN: 005 092 008 ABN: 47 288 203 889
in favour of the Lender over goods described as:

QUANTITY: 1
CONDITION: NEW
YEAR BUILT: 2016
MAKE: MAZDA
MODEL: BT-50 R 6M 2.2L SINGLE C/CH XT 4X2
BODY: UTILITY
COLOUR: COOL WHITE
SERIAL No. / VIN: MM0UR0YD100540811
ENGINE NUMBER: P4AT2161819

G F
INITIAL HERE

9 Disbursement instructions – Please disburse the amount advanced as follows.

Payee	\$ Amount
Graeme Powell Mazda	\$20,000.00

10 Jurisdiction

VIC

DIRECT DEBIT REQUEST

The Borrower requests and authorises Westpac Banking Corporation ABN 33 007 457 141 (User ID 188154), until further written notice, to arrange for the amounts specified in;

- item 6 of this Schedule, and
 - * the initial fees identified in the letter accompanying the Agreement
- and such other amounts as may be agreed, to be debited from the Borrower's nominated account at the financial institution indicated below and according to the schedule below.

(strike out if not applicable)

Name of Account	X
Name and Branch of financial institution:	X
BSB No:	X
Account No	X

COMPLETE

This Direct Debit arrangement is governed by the Direct Debit Request Service Agreement set out in the Memorandum.

IT IS AGREED as follows:

By signing this Schedule, the Borrower and the party, if any, named as the Guarantor in section 3 of this Schedule:

- (a) acknowledges that it has/they have read the Conditions and fully understands them;
- (b) the Borrower offers to borrow the Principal Sum from, and to enter into the Loan agreement with, the Lender on the terms and conditions set out in the Conditions; and
- (c) The Guarantor hereby requests that the Lender lends the Principal Sum to the Borrower and enters into a loan agreement with the Borrower on the terms and conditions set out in the Conditions and in consideration thereof agrees to be bound by and to perform the terms and conditions on the part of the Guarantor as set out in the Conditions (the Guaranteed Obligations).

DATE OF EXECUTION OF THIS AGREEMENT: day of

Signed for and on behalf of

Prinz International Pty Ltd ACN: 005 092 008 as trustee
 for The Rugolo Family Trust ABN: 47 288 203 889
 By



G _____
 Director/ Sole Director and Sole Secretary* *strike out whichever does not apply)



F _____ **SIGN HERE**
 Secretary/Director/Sole Director and Sole Secretary* (*strike out whichever does not apply)

GUISEPPE RUGOLO

Print Name of Director/Sole Director and Secretary*

FRANCESCO RUGOLO

Print Name of Director/Sole Director and Secretary*

GUARANTEE and INDEMNITY

IMPORTANT NOTICE TO GUARANTORS

This is a very important document. You take a financial risk if you sign it. You may have to pay money owed by the Borrower referred to in the Conditions.

You should:

- * read it carefully,
- * check for yourself whether the Borrower can and will pay its debts, and
- * see your own lawyer and financial advisor before signing it.

I/We, Mr Guiseppe Rugolo and Mr Francesco Rugolo, the Guarantors named in section 3 of the Schedule, have read the Conditions and the above notice. I/We have not relied on anything said to me by the Borrower or the Lender as to what the Conditions mean or what their effect may be.

Signed by Mr Guiseppe Rugolo



G _____ in the presence of X _____ Date: _____

Signed by Mr Francesco Rugolo

SIGN HERE



F _____ in the presence of X _____ Date: _____

WESTPAC USE ONLY	Westpac Banking Corporation hereby accepts the above offer
Per:	this day of

Westpac Office Use Only	Deal Number	
	Quote Number	

5 Description of place where the Goods are situated, or intended to be situated, at the time this Goods Security is executed:

Unit 1, 20-30 Malcolm Road, BRAESIDE VIC 3195

6 Consideration for granting this Goods Security: [For future advances only]

The past debt of	\$0
The advance being made at the time of this Goods Security of	\$20,000.00
Any future advances made by the Secured Party to the Grantor.	

7 Short particulars of documents which also secure the payment of the Secured Money (as defined in the Memorandum) or which are referred to in this Schedule:

Commercial Loan Agreement dated ____/____/____

between

PRINZ INTERNATIONAL PTY LTD ACN: 005 092 008 AS TRUSTEE FOR The Rugolo Family Trust ABN: 47 288 203 889

the Grantor

MR GUISEPPE RUGOLO **Date Of Birth:** 02/09/1965
Unit 1, 20-30 Malcolm Road, BRAESIDE VIC 3195

MR FRANCESCO RUGOLO **Date Of Birth:** 05/09/1963
5 Pickwick Street, CHELSEA HEIGHTS VIC 3196

the Guarantor (if applicable)

And Westpac Banking Corporation ABN 33 007 457 141 the Secured Party
ANY GUARANTOR OR GRANTOR AS DESCRIBED IN YOUR COMMERCIAL LOAN AGREEMENT

Signed by the GRANTOR in the state of _____ on the _____ day of _____

Signed for and on behalf of

Prinz International Pty Ltd ACN: 005 092 008 as trustee
for The Rugolo Family Trust ABN: 47 288 203 889

By

G _____
Director/ Sole Director and Sole Secretary* (*strike out
whichever does not apply)

GUISEPPE RUGOLO

Print Name of Director/Sole Director and Secretary*

F _____ **SIGN HERE**
Secretary/Director/Sole Director and Sole Secretary* (*strike
out whichever does not apply)

FRANCESCO RUGOLO

Print Name of Director/Sole Director and Secretary*

Westpac Office Use Only	Deal Number	
	Quote Number	

Equipment Finance Guarantor Instructions

Borrower's Name: The Rugolo Family Trust

Ref. No.: 102258604

You, the Guarantor are entitled to receive information to ensure that as a Guarantor you have the financial information you need to know about the borrower (our Customer) and their loan (the Facility). It also means you understand your obligations as Guarantor before you make that commitment. You are receiving the following documents;

- Memorandum of Common Provisions; and
- Limited Guarantee and Indemnity; OR
- Copy of the agreement for the Facility between ourselves and the Customer (the Commercial Loan Agreement or Standard Commercial Hire Purchase Agreement or Standard Lease Agreement Schedule) which also contains your agreement (Guarantee) to guarantee the due and punctual performance of the Customers obligations under or in connection with the Commercial Loan Agreement or Standard Commercial Hire Purchase Agreement or Standard Lease Agreement Schedule.

You are also entitled to receive the following *additional* documents :

1. a list detailing any excess or overdrawing of \$100 or more on any facility the Customer has/had with us within the past six months
2. a copy of any unsatisfied notice of demand made by us on the Customer which relates to the Facility in the last two years
3. a list of any related security contracts (including a copy of the security contract if requested)
4. a copy of any related credit report from a credit reporting agency (if available)
5. financial accounts or statements of financial position which we have been given by the Customer for the purposes of the Facility within the last two years (if available)
6. copies of the latest statement of account relating to the Facility to be guaranteed, but only where the Facility is already with us, and any other statement of account for any period during which a notice of demand was made by us or where a dishonour occurred in respect of any facility, during the last two years
7. any current credit-related insurance contract in our possession
8. other information about the Facility that is reasonably requested by the Guarantor (including any loan with us to be refinanced by the Facility)

You are also entitled to take a day to consider this documentation and assess the risks before committing yourself to the Guarantee and Indemnity.

Prior to executing the Guarantee and Indemnity, contained within the attached document, please answer the following questions by circling ' Yes' or ' No'

Do you wish to receive any/all of the additional documents, listed in points 1-8 above, prior to signing the Guarantee and Indemnity? (If yes, please circle any documents you wish to receive) **Yes / No**

We recommend that you seek independent legal advice prior to signing the Guarantee and Indemnity. Do you wish to obtain this advice? **Yes / No COMPLETE**

We recommend that you take some time to consider any information that we may have given to you about the Customer or this Facility. Do you wish to wait a day before executing the Guarantee and Indemnity so that you can consider this information? **Yes / No**

SIGNED by Mr Guiseppe Rugolo

G
.....
in the presence of:

SIGN HERE

Dated / /

X
.....

Equipment Finance Guarantor Instructions

Borrower's Name: The Rugolo Family Trust

Ref. No.: 102258604

You, the Guarantor are entitled to receive information to ensure that as a Guarantor you have the financial information you need to know about the borrower (our Customer) and their loan (the Facility). It also means you understand your obligations as Guarantor before you make that commitment. You are receiving the following documents;

- Memorandum of Common Provisions; and
- Limited Guarantee and Indemnity; OR
- Copy of the agreement for the Facility between ourselves and the Customer (the Commercial Loan Agreement or Standard Commercial Hire Purchase Agreement or Standard Lease Agreement Schedule) which also contains your agreement (Guarantee) to guarantee the due and punctual performance of the Customers obligations under or in connection with the Commercial Loan Agreement or Standard Commercial Hire Purchase Agreement or Standard Lease Agreement Schedule.

You are also entitled to receive the following **additional** documents :

1. a list detailing any excess or overdrawing of \$100 or more on any facility the Customer has/had with us within the past six months
2. a copy of any unsatisfied notice of demand made by us on the Customer which relates to the Facility in the last two years
3. a list of any related security contracts (including a copy of the security contract if requested)
4. a copy of any related credit report from a credit reporting agency (if available)
5. financial accounts or statements of financial position which we have been given by the Customer for the purposes of the Facility within the last two years (if available)
6. copies of the latest statement of account relating to the Facility to be guaranteed, but only where the Facility is already with us, and any other statement of account for any period during which a notice of demand was made by us or where a dishonour occurred in respect of any facility, during the last two years
7. any current credit-related insurance contract in our possession
8. other information about the Facility that is reasonably requested by the Guarantor (including any loan with us to be refinanced by the Facility)

You are also entitled to take a day to consider this documentation and assess the risks before committing yourself to the Guarantee and Indemnity.

Prior to executing the Guarantee and Indemnity, contained within the attached document, please answer the following questions by circling ' Yes' or ' No'

Do you wish to receive any/all of the additional documents, listed in points 1-8 above, prior to signing the Guarantee and Indemnity? (If yes, please circle any documents you wish to receive) **Yes / No**

We recommend that you seek independent legal advice prior to signing the Guarantee and Indemnity. Do you wish to obtain this advice? **Yes / No COMPLETE**

We recommend that you take some time to consider any information that we may have given to you about the Customer or this Facility. Do you wish to wait a day before executing the Guarantee and Indemnity so that you can consider this information? **Yes / No**

SIGNED by Mr Francesco Rugolo

F
.....
in the presence of:

SIGN HERE

Dated / /

X
.....

PRINZ INTERNATIONAL PTY LTD ACN: 005 092 008 **AS TRUSTEE FOR** The Rugolo Family Trust ABN: 47 288 203 889
Unit 1, 20-30 Malcolm Road, BRAESIDE VIC 3195

30/06/2016

Westpac Banking Corporation
1 King Street
Concord West NSW 2137

Re: Declaration of Affordability for a Commercial Loan / Goods Loan to finance a New Motor Vehicle for \$20,000.00.

We ,declare that The Rugolo Family Trust have the ability to make the repayments proposed under the Commercial Loan / Goods Loan, namely to repay \$388.87 per Monthly for the next 48 months.
We acknowledge that Westpac will rely on this Declaration in providing the Commercial Loan / Goods Loan.

Signed for and on behalf of

Prinz International Pty Ltd ACN: 005 092 008 as trustee for The Rugolo Family Trust ABN: 47 288 203 889

By



G

Director/ Sole Director and Sole Secretary* *strike out whichever does not apply)



F

Secretary/Director/Sole Director and Sole Secretary* (*strike out whichever does not apply)

SIGN HERE

GUISEPPE RUGOLO

FRANCESCO RUGOLO

Print Name of Director/Sole Director and Secretary*

Print Name of Director/Sole Director and Secretary*

Privacy – Consent and Acknowledgement

To: Westpac Banking Corporation ABN 33 007 457 141

Branch Address: _____ Branch Date / /

Dear Sir/Madam,

Re: Application for Finance

Proposed Loan or Facility _____ Loan Type: Commercial Loan / Goods Loan

Privacy Statement – All People

All signatories to this form must carefully read this section. By signing below they each agree to the following:

PRIVACY STATEMENT

Personal information

We collect personal information from you to process your application, provide you with your product or service, and manage your product or service. We may also use your information to comply with legislative or regulatory requirements in any jurisdiction, prevent fraud, crime or other activity that may cause harm in relation to our products or services and help us run our business. We may also use your information to tell you about products or services we think may interest you.

If you do not provide all the information we request, we may need to reject your application or we may no longer be able to provide a product or service to you. If you are a proposed guarantor, we collect your personal information in order to assess you as a guarantor, take a guarantee from you and administer that guarantee. If you do not provide all the information we request, we may be unable to accept you as a guarantor.

We may disclose your personal information to other members of the Westpac Group, anyone we engage to do something on our behalf, rewards program administrators and other organisations that assist us with our business.

We may disclose your personal information to an entity which is located outside Australia. Details of the countries where the overseas recipients are likely to be located are in our privacy policy.

As a provider of financial services, we have obligations to disclose some personal information to government agencies and regulators in Australia, and in some cases offshore. We are not able to ensure that foreign government agencies or regulators will comply with Australian privacy laws, although they may have their own privacy laws. By using our products or services, you consent to these disclosures.

We are required or authorised to collect personal information from you by certain laws. Details of these laws are in our privacy policy.

Our privacy policy is available at westpac.com.au or by calling 132 032. It covers:

- how you can access the personal information we hold about you and ask for it to be corrected;
- how you may complain about a breach of the Australian Privacy Principles or a registered privacy code and how we will deal with your complaint;
- how we collect, hold, use and disclose your personal information in more detail.

We will update our privacy policy from time to time.

Credit information

We may:

- obtain credit information about you from a credit reporting body to enable us to assess your creditworthiness;
- exchange personal information and credit information about you with other credit providers to assess your application and creditworthiness and to notify them of any defaults by you;
- disclose credit information and other personal information about you to a guarantor or to a proposed guarantor (for the purpose of them considering whether to offer to act as guarantor);
- give or obtain a banker's opinion about you.

If you are a proposed guarantor, we may obtain credit reporting information about you from a credit reporting body for the purpose of assessing whether to accept you as a guarantor.

Our privacy policy includes important information about credit reporting, including details of the credit reporting bodies to which we are likely to disclose your credit information. You can access our privacy policy from westpac.com.au or by calling 132 032.

OTHER ACKNOWLEDGMENTS AND CONSENTS

- We may confirm the details of the information provided in this application which includes contacting your employer to confirm salary, address or other personal details.
- Where you have provided information about another individual, you must make them aware of that fact and the contents of the Privacy Statement.
- This application form is not an offer or acceptance of credit.

DEFINITIONS

'We', 'our', 'us' means Westpac Banking Corporation ABN 33 007 457 141. 'Westpac Group' means Westpac Banking Corporation and its related bodies corporate.

We will use your personal information to contact you or send you information about other products and services offered by the Westpac Group or its preferred suppliers. Please call us on 132 032 or visit any of our branches if you do not wish to receive marketing communications from us.

Name and address of individual(s) giving consent

Applicant(s)

Guarantor(s)

Name of Guarantor 1

Mr Giuseppe Rugolo

Address of Guarantor 1

Unit 1, 20-30 Malcolm Road BRAESIDE VIC 3195

Signature of Guarantor 1

G

Date

/ /

SIGN HERE

Name of Guarantor 2

Mr Francesco Rugolo

Address of Guarantor 2

5 Pickwick Street CHELSEA HEIGHTS VIC 3196

Signature of Guarantor 2

F

Date

/ /



PRIVACY DISCLOSURE STATEMENT & CONSENT

Overview

Centrepoin Finance Pty Ltd ACN 010 650 129 Australian Credit Licence number 395084 trading as Centrepoin Finance of Suite 5, 75 Lorimer Street Docklands Vic 3008 ('we', 'us', 'our') collects information about you for the purposes you agree to in this Privacy Disclosure Statement and Consent. When you sign below, you agree we can, consistently with Australia's privacy and credit reporting laws, collect, use and exchange credit and personal information about you for those purposes.

Privacy Disclosure Statement and Consent

We are collecting credit and personal information (information) about you, as applicable:

- To source for you, or a company of which you are a director:
 - Consumer credit for personal, household, domestic or residential investment purposes;
 - Commercial credit for business purposes; or
 - Other services stated in this Privacy Disclosure Statement and Consent (Consent); or
- To support a guarantor application you will provide.

As your broker, we require the information we collect from you to assess your credit, or guarantor, application or the credit application of a company of which you are a director, source a suitable credit provider and any required insurances and to manage the application process, where required. If you do not provide the information sought we may be unable to process your application, or the company's application, or we may be limited in the other services we can offer you or the company.

Your information – Collection and Credit Reporting Body ('CRB') Disclosures

When we collect information from you in the credit application process, we use that information in a number of ways to assess your credit application and to source a suitable credit provider or lessor and/or insurance provider. We may:

- Disclose your identification information to a CRB if you wish us to obtain a report on your behalf;
- Use any information the CRB provides in that report to assist us to preliminarily assess your consumer credit or guarantor application
- Disclose your personal information to an insurer or insurers to source any insurances you wish to obtain
- Disclose your credit information to a credit provider or credit providers to apply for finance on your behalf

The information we obtain from you is used, subject to compliance with Australia's privacy and credit reporting laws, only for the purposes listed in this Consent and is not disclosed to any other person except with your permission or as permitted, or required, by law.

Credit Providers

As part of providing our services to you, we may undertake tasks for a credit provider which are reasonably necessary to manage the application process. When doing so, we are acting as agent for the credit provider, with the same privacy law requirements applying to both of us.

We may submit your application to one or more credit providers. Those credit providers and their website addresses are set out in the Schedule at the end of this document.

A credit provider, to whom we submit an application, may disclose information about you to, and collect information about you from, one or more CRBs.

The website of each credit provider contains details of each CRB with which it deals and other detail about information held about you and describes your key rights. This detail may be described on the credit providers' websites as 'notifiable matters', 'privacy policy', 'credit reporting policy' or 'privacy disclosure statement and consent', and includes –

- That the CRB may include information the credit provider discloses about you to other credit providers to assess your credit worthiness
- That, if you become overdue in making consumer credit payments or you commit a serious credit infringement, the credit provider may disclose that information to a CRB
- How you can obtain the credit provider's and/or CRB's policies about managing your credit information
- Your right to access and/or correct information held about you and to complain about conduct that may breach the privacy and credit reporting laws
- Your right to request a CRB not to undertake pre-screening for purposes of direct marketing by a credit provider
- Your right to request a CRB not to release information about you if you believe you are a victim of fraud

This detail will also be included by the credit provider who approves your application in the privacy disclosure statement and consent document it will provide to you.

Each credit provider website includes information on how to contact the credit provider and how to obtain a copy of its privacy documents in a form that suits you (e.g. hardcopy or email).

Your rights

You have the right to ask:

- Us to provide you with all the information we hold about you
- Us to correct the information we hold if it is incorrect
- Us for copies of our privacy policy and this document, in a form that suits you (e.g. hardcopy or email)

- The CRB not to use your information for direct marketing assessment purposes, including pre-screening
- The CRB to provide you with a copy of the information it holds about you

You can gain access to the information we hold about you by contacting our Privacy Officer at the address above or by telephone on 1800 626 016 or email at privacy@centrepoinfinance.com.au. In some cases an administration fee may be charged to cover the cost of providing the information.

Our Privacy Policy is available on our website at www.centrepoinfinance.com.au or we will provide you with a copy if you ask us.

You can contact the CRB Veda Information Services & Solutions Ltd by telephone on 1300 850 211 or email at membership.query@veda.com.au

Disclosure and Consent

By signing below, you agree we may:

- Use your personal and credit information:
 - To assess your consumer or commercial credit and/or guarantee application and/or to assess a credit application by a company of which you are a director
 - To source any finances you required
 - To source any insurances you require
 - As the law authorises or requires;
- Disclose to, and obtain from, any prospective credit provider or insurer, information about you that is reasonably necessary to obtain the finance and insurances you require;
- Obtain from, and disclose to, any third party, information about you, the applicant(s) or guarantor(s) that is reasonably necessary to assist you obtain the finance and insurances required;
- Provide your information, including your credit report(s), to one or more of the credit providers specified in the Schedule of Credit Providers below so they can assess your application, or the application of a company of which you are a director, or your suitability as a guarantor
- Provide credit information about you to a guarantor, or prospective guarantor;
- Provide you, or the company of which you are a director, with offers or information of other goods or services we,

or any of our associated entities, may be able to provide to you or the company, unless you tell us not to;

- Disclose your personal and credit information to the extent permitted by law to other organisations that provide us with services, such as contractors, agents, printers, mail houses, lawyers, document custodians, securitisers and computer systems consultants or providers, so they can perform those services for us. This includes our overseas service providers in New Zealand, Philippines, India, Singapore and the United States of America; and
- Disclose your personal information to any other organisation that may wish to acquire, or has acquired, an interest in our business or any rights under your contract with us, or the contract with us of a company of which you are a director.

You also agree and consent to, as appropriate:

- A CRB disclosing consumer credit information to one or more credit providers specified in the Schedule of Credit Providers below for the purpose of assessing your application for consumer or commercial credit or your guarantor application, and/or assessing a credit application by a company of which you are a director
- When you are a prospective guarantor, a credit provider using that information to assess your suitability as a guarantor
- A credit provider disclosing your credit information (including information obtained by it from a CRB) to a guarantor, or a prospective guarantor
- A credit provider disclosing to another credit provider, for a particular purpose, information it holds about you

Where the applicant, or guarantor, is a company of which you are a director, you consent to the use of your information, in addition to the company’s information, in each of the ways listed above.

Authorisation

By signing below, you also authorise us to make a request on your behalf to obtain credit reporting information about your consumer and commercial credit worthiness from a CRB. That information will assist us in providing our services to you. This authorisation ceases when we undertake a task on behalf of a credit provider.

Applicant or Director Signature: G

Full Name: GUISEPPE RUGOLO

Date:

Applicant 1 or Company Director 1

Applicant or Director Signature: F SIGN HERE

Full Name: FRANCESCO RUGOLO

Date:

Applicant 2 or Company Director 2

Guarantor Signature:

Full Name: GUISEPPE RUGOLO

Date:

Guarantor

Guarantor Signature: SIGN HERE

Full Name: FRANCESCO RUGOLO

Date:

Guarantor

Guarantor Signature:

Full Name:

Date:

Guarantor

Guarantor Signature:

Full Name:

Date:

Guarantor

SCHEDULE OF CREDIT PROVIDERS

Name of Credit Provider	Website
180 Group Pty Ltd trading as 180 Group	www.180group.com.au
Alleasing Pty Limited	www.alleasing.com.au
ANZ Banking Group Limited	www.anz.com.au
BOQ Equipment Finance Limited	www.boq.com.au
Bank of Melbourne (a trading name of St George Bank Limited)	www.bom.com.au
Bank of Queensland Limited	www.boq.com.au
Bibby Financial Services Australia Pty Ltd	www.bibby.com.au
Capital Finance Australia Limited	www.capitalfinance.com.au
Cashflow Finance Pty Ltd	www.cashflowfinance.com.au
Centrepont Alliance Limited	www.centrepontalliance.com.au
Classic Funding Group Pty Ltd	www.classicfg.com.au
Commonwealth Bank of Australia Limited	www.cba.com.au
Commercial Equity Group Limited	www.commercialequity.com.au
Fleet Partners Pty Ltd	www.fleetpartners.com.au
Flexirent Capital Pty Ltd trading as FlexiCommercial	www.flexicommercial.com.au
GE Commercial Corporation (Australia) Pty Ltd	www.gecapital.com.au
Global Capital Corporation Pty Ltd	www.globalcapital.com.au
GoGetta Pty Ltd	www.gogetta.com.au
Hermes Capital Australia Pty Ltd trading as Hermes Capital	www.hermescapital.com.au
Little Lease Company Pty Ltd	www.littlelease.com.au
Macquarie Bank Limited	www.macquarie.com.au
Macquarie Energy Leasing Pty Ltd	www.macquarie.com.au
Macquarie Equipment Rentals Pty Ltd	www.macquarie.com.au
Macquarie Leasing Pty Ltd	www.macquarie.com.au
Macquarie Premium Funding Pty Ltd trading as Macquarie Pacific	www.macquariepacific.com
Members Equity Bank Limited	www.mebank.com.au
Metro Finance Pty Ltd	www.metrofin.com.au
National Australia Bank Limited	www.nab.com.au
Pepper Asset Finance Pty Ltd trading as Pepper	www.pepperonline.com.au
Premium Funding Pty Ltd	www.premiumfunding.net.au
Prospa Advance Pty Ltd trading as Props	www.prospa.com.au
Scottish Pacific Business Finance Pty Ltd, Benchmark Debtor Finance Pty Ltd and Scottish Pacific Trade Limited trading as Scottish Pacific Debtor Finance	www.debtorfinance.com.au
Service Finance Corporation Limited	www.servicefinance.com.au
Silverchef Limited	www.silverchef.com.au
Specialist Equipment Leasing Finance Company Pty Ltd trading as SELFCO	www.selfco.com.au
St George Bank Limited	www.stgeorge.com.au
Summit Auto Lease Australia Pty Ltd	www.summitlease.com.au
Suncorp Metway Advances Corporation Ltd	www.suncorp.com.au
Team Leasing Pty Ltd	www.teamleasing.com.au
Technology Leasing Limited	www.techlease.com.au
Thorn Australia Pty Ltd trading as Thorn Equipment Finance	www.thornequipmentfinance.com.au
Westpac Banking Corporation Limited	www.westpac.com.au



TERMS OF SERVICE

This document provides information about the way we provide and manage our services to you.

Our relationship with you

Centrepoin Finance acts as your representative to source and apply for finance from various financial institutions. We may be paid commissions, fees and other benefits from financial institutions for providing these services and a percentage of these may be paid to the person with whom you are dealing or other third parties or persons associated with those third parties.

How is your Privacy handled?

We know that how we collect, use, exchange and protect your information is important to you, and we value your trust. That's why protecting your information and being clear about what we do with it is a vital part of our relationship with you. Our Privacy Policy details the way that we handle information provided to us about you. This Policy is available from our Representative or from our website www.centrepoinpointfinance.com.au

What if you have a concern about the level of service you receive?

Our aim is to provide you with superior service but we know that despite our best efforts sometimes things can go wrong. If you have any concerns with the level of service received it is important that we are aware of the issues and have an opportunity to restore your confidence. We are well aware that a simple misunderstanding which is left unresolved can lead to a negative lasting impression and we strongly recommend that in the first instance you speak with our Representative. If you are still not satisfied our Dispute Resolution Process that also details information about our membership of an External Dispute Resolution Service is available from our Representative or available from our website www.centrepoinpointfinance.com.au.

How do we market our services to you?

We will from time to time use your personal information to provide you with current information about finance, offers you may find of interest, changes to our organisation, or new products or services being offered by us or any company with whom we are associated. If you do not wish to receive marketing information, you may at any time decline to receive such information by telephoning us or writing to us. If the direct marketing is by email you may also use the unsubscribe function. We will not charge you for giving effect to your request and will take all reasonable steps to meet your request at the earliest possible opportunity.

By signing below you accept these Terms of Service and acknowledge that you have received a copy for your records.

We thank you for choosing us to arrange your finance.

Signed for an on behalf of the applicant(s) (borrower)

PRINZ INTERNATIONAL PTY LTD

G
.....

Date:.....

SIGN HERE

F
.....

Date:.....